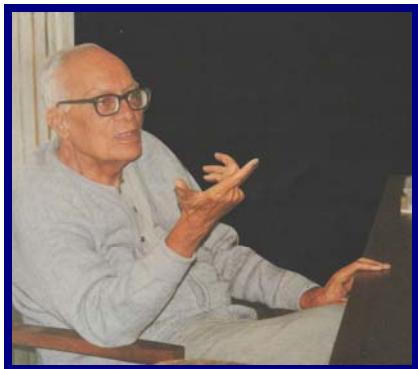


Dr. Akhtar Hameed Khan — An Inspirational Social Scientist

On His 11th Death Anniversary

By Nasim Yousaf



“Of all the many outstanding personalities with whom I have worked abroad during the international program years at Michigan State [University], Akhtar Hameed Khan was the most impressive. He combined Gandhi-like sensitivity and dedication to the plight of the common man with the profound vision of a poet-philosopher; and he blended the considerable administrative skills of the elite Indian Civil Service (ICS) with the insights of an applied social scientist and historian¹...His Scandinavian colleagues and other advisors had nominated him for the Nobel Peace Prize.”²

— Scholar & Professor Ralph H. Smuckler

Dr. Akhtar Hameed Khan was a pioneer in the disciplines of rural development and poverty alleviation as well as microfinance. According to Yasmeen Niaz Mohiuddin (Ralph Owen Distinguished Professor of Economics), his “research and extension’ methods of community development is followed today by numerous development agencies and NGO’s around the world...His Comilla project is considered by many to be the precursor of world-renowned microfinance institutions.”³ His contributions to rural development and poverty alleviation certainly rank him among the top social scientists of the twentieth century. But how did Dr. Khan grow to become a legend in the field and what lessons can be learned from his work?

Dr. Khan’s early professional career was primarily in Government service. In 1936, he joined the Indian Civil Service (I.C.S.), a high status profession bestowed with virtually unlimited power by the colonial government. As an I.C.S. officer, Dr. Khan could have easily made a fortune for himself and attained a high social standing. However, he instead chose to pursue a life of public service. In 1959, the Pakistan (now Bangladesh) Academy for Rural Development (BARD) was established at Comilla. It was here that Dr. Khan, as the Founding Director, launched his Comilla Cooperative scheme, which sought to uplift the impoverished through individual empowerment and grassroots involvement in the areas of agricultural and rural development. In implementing his program, Dr. Khan introduced a number of innovative methods for poverty alleviation, including microcredit, a novel concept predicated on providing small loans to the poor. His approach was not without opposition, however. When Dr. Khan first introduced his microcredit and microsavings schemes at BARD, a number of influential moneylenders opposed the scheme. Ralph Smuckler wrote in his book, *A University Turns To The World*, “...the Comilla Project did have serious enemies, among them the moneylenders, whose income was cut substantially by the cooperative system and the increased productivity.” But Dr. Khan was determined to achieve his objectives, and ultimately his critics could not argue with the success of his methods. The Academy soon became a model for rural development, and other initiatives sought to replicate Dr. Khan’s approach.

Witnessing Dr. Khan’s outstanding work at Comilla, President Ayub Khan offered him the positions of Governorship of East Pakistan, Vice Chancellor of Dacca University, and Advisor to the President (Dr. Khan declined the positions). Additionally, Dr. Khan’s work at Comilla earned him the admiration of the

Bengali people. I personally witnessed the affection for Dr. Khan during my stay at his house in 1969. While there, I could sense the people's profound respect for him, as reflected by the photos of Dr. Khan in houses and shops throughout Comilla and other areas. The importance of Dr. Khan's pioneering work at Comilla continues to be recognized today. According to the book *Foreign Aid and Foreign Policy: Lessons for the Next Half-Century*, "The village small cooperative loan system set up through Comilla was a forerunner of the Grameen Bank, now considered a major breakthrough in terms microcredit."⁴ The current Joint Director of BARD, Milan Kanti Bhattacharje also wrote to me, "Dr. Khan is...often quoted here at BARD in different training courses, seminars, workshops and academic dialogues as the forerunner of micro credit." Additionally, he stated:

"The library of BARD is named as Akhter Hameed Khan Library...Comilla town fosters the memory of Dr Khan by naming one of its establishments as Dr. Akhter Hameed Khan Training Hall and another one as Dr. Akhter Hameed Khan Vocational Training Centre. Both are at the KTCCA [Kotwali Thana Central Cooperative Association] premises. The road connecting KTCCA Ltd., Comilla Export Processing Zone and some other important places of Comilla is named as Dr. Akhter Hameed Khan Sharak [Road]... some among the well-wishers of Khan established Dr. Akhter Hameed Khan Foundation... An old cottage at Comilla town also bearing memories of Khan is named as Akhter Hameed Khan Memorial House.

BARD, KTCCA and Foundation observe late Khan's birth and death anniversaries [anniversaries] and participate in each other's programmes...Khan's photos are displayed at several places at BARD premises...quotations from his writings/speeches at different corners, class rooms, conference rooms and library at the campus. KTCCA also does the same. Cooperative societies in many villages also display his photo and pieces of advice. BARD translated the three volumes of the Works of Akhter Hameed Khan in Bangla...The Golden Jubilee publications of BARD contain some articles on Dr Khan. All these carry the sweet and inspiring memories of Dr Akhter Hameed Khan..."⁵

Dr. Khan's success did not end with BARD. In 1980, he started another grassroots movement in Karachi under the name of the Orangi Pilot Project (OPP). Like BARD, it was established based on Dr. Khan's belief that self-help and self-reliance were key to development. According to Arif Hasan (writer and consultant to the United Nations), "Akhtar Hameed Khan established the OPP to develop sustainable models for the upgrading of low-income settlements, mobilizing local resources. He was a scientist and Orangi was his laboratory..."⁶ Once again, Dr. Khan's methods proved to be highly successful. Hasan further wrote in his book, "The OPP-RTI programmes have made an impact at various levels. There is the impact in Orangi, in the OPP-RTI replication areas, on civil society and NGOs, on government projects and policies, on and donor-funded programmes, and on academia. The impact of the OPP-RTI programmes in Orangi has been stated in many publications."⁷ Dr. Khan's model at Orangi continues to be replicated not only in Pakistan, but in many parts of the world. A large number of visitors from within and outside the country regularly visit OPP to apply the lessons learned from Dr. Khan.

Through his decades of work on behalf of the impoverished, Dr. Khan made a tremendous impact. Deepa Narayan and Elena E. Glinskaya wrote in their book (published by the World Bank), "Over five decades, Dr. Akhter Hameed Khan, inspired and motivated thousands of development professionals in South Asia, winning a reputation as a visionary and teacher."⁸ Many prestigious honors — including the Sitara-i-Pakistan (1961), the Magsaysay Award (Asia's Nobel Prize, 1963), an Honorary Doctorate from Michigan State University (1964), and the Hilal-e-Imtiaz (2001) — were bestowed upon Dr. Khan in recognition of his unprecedented and pioneering work in rural development and poverty alleviation.

Dr. Khan passed away on October 9, 1999.⁹ Though he is no longer with us, his legacy lives on through his work. BARD and OPP applied techniques that were unprecedented in their time, and represent truly unique contributions from a Muslim social scientist to the world. They have become world-famous centers of excellence and have inspired prominent disciples, who continue to carry forward Dr. Khan's mission. For instance, Professor Muhammad Yunus, who applied microcredit at Grameen Bank, earned the Nobel Prize. Other notable disciples of Dr. Khan include Shoaib Sultan Khan (Magsaysay Award), Tasneem Ahmad Siddiqui (Magsaysay Award), Tahrunnesa Ahmed Abdullah (Magsaysay Award), and Mohammad Yeasin

(Magsaysay Award). Thus, Dr. Akhtar Hameed Khan, the unsung hero of the East and West, quietly changed the world. For his unparalleled work and services to the nation, the Government of Pakistan should rename Orangi Town (and the road leading to it) as Dr. Akhtar Hameed Khan Town. We must also continue to learn and spread Dr. Khan's methods, to inspire more great men like him.¹⁰ In this regard, it is imperative that his techniques of self-help development and poverty alleviation are included in the educational curriculum at all levels. In addition, research chair positions in various universities must be established to further explore and publish his groundbreaking methods, structures, and schemes. While Dr. Khan may have left us, such steps would help to ensure that his innovative methods for rural development, microcredit, and self-reliance continue to benefit the impoverished around the world for generations to come.

Nasim Yousaf is an independent scholar and author of numerous books and research pieces.

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Appeared in:

Make Pakistan Better (October 04, 2010)
<http://www.makepakistanbetter.com>

News from Bangladesh (Oct 05, 2010)
<http://bangladesh-web.com/view.php?hidRecord=337555>

Pakistan Voice, New York, (October 05, 2010)
<http://pakistanvoice.net/?p=1582>

Weekly Blitz, Bangladesh, (October 06, 2010)
<http://www.weeklyblitz.net/1016/dr-akhtar-hameed-khan-an-inspirational-social>

The Pakistani Spectator, (October 08, 2010)
<http://www.pakspectator.com>

Two Circles, USA, (October 09, 2010) – Article is slightly modified by *Two Circles*.
<http://www.twocircles.net>

Countercurrents, India, (October 13, 2010)
<http://countercurrents.org/yousaf131010.htm>

Pakistan Link, USA, (October 15, 2010)
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<http://www.canadianasiannews.com/images/e-issues/Canadian%20Asian%20News%20%28Oct%2015-31%29.pdf>

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Pakistan Observer, Pakistan, (October, 2010) – Title & article is modified by *Pakistan Observer*. Appeared under the title *An impressive social scientist*

¹ "A University Turns To The World by Ralph H. Smuckler, Publisher: Michigan State University Press (2003), p. 107.

Ralph H. Smuckler, former Dean of International Studies and Programs and an acclaimed international scholar, led Michigan State University to worldwide recognition in the field of international education and public service.

² *A University Turns To The World*, p. 112

³ *Pakistan: A Global Studies Handbook* by Yasmeen Niaz Mohiuddin, Publisher: ABC-CLIO, USA (2006), p. 305.

⁴ a) *Foreign Aid and Foreign Policy: Lessons for the Next Half-Century* by Louis A. Picard, Robert Groelsema, Terry F. Buss, Publisher: M.E. Sharpe (September 15, 2007), p. 310.

M.E. Shape is a publisher of reference books, textbooks, journals in the social sciences and humanities, including titles in economics, management and public administration, history, and literature.

b) A. R. Bose writes, “The Comilla Cooperative Karkhana Ltd. is one of the oldest cooperative societies and the only of its kind in Bangladesh. Every regular employee is a shareholder and owner, and takes active part in production and management. The cooperative was established in 1950 by Dr. Akhter Hameed Khan, a social scientist, a founder of the Bangladesh Academy for Rural Development, and launcher of the Comilla-type cooperative for integrated rural development through cooperatives. After the partition of the Indian subcontinent in 1947, artisans who migrated to Bangladesh (then East Pakistan) sought Khan’s help. Instead of giving financial help, Khan started the Karkhana (meaning workshop in Hindi and Bengali) with these refugees and some local landless people, with initial capital of only Taka 26.87 (approximately US\$1.00).”

Source: *Small farm equipment for developing countries* sponsored by The United States Agency for International Development, The International Rice Research Institute (1986), p. 515. See heading “Organization and Development of the Comilla Cooperative Karkhana Ltd.”

c) Rafael Ziegler stated, “It was not Yunus who created the idea of giving loans to the poor, and in this way help them to get out of their poverty. This idea was instead invented by Akhtar Hameed Khan. Yunus, however was driven, by a strong sense of mission to push this idea through.” Source: *An Introduction to Social Entrepreneurship: Voices, Preconditions, Contexts* by Rafael Ziegler, Publisher: Edward Elgar Publishing (2009), p. 100-101.

d) Dr. Larry Dossey wrote, “The idea of microcredit in its current form was introduced in 1959 by Dr Akhter Hameed Khan, founder of the East Pakistan Academy for Rural Development.” Dossey, Larry. Source: “The Peasant and the Professor: On Trust, Microcredit, and World Poverty,” *Explore: The Journal of Science and Healing.*, Vol. 3, Issue 5, September 2007, p. 435.

e) Richard E. Boyatzis, PhD and Masud Khawaja, MD (Doctoral Student) also cited Dossey, writing, “As a result of the publicity that came with the Nobel prize, many people assume that Muhammad Yunus invented microcredit model for poor people. But the idea of microcredit, in its current form, was introduced in 1959 by Dr Akhtar Hameed Khan in the Comilla Project and then later used in the Orangi project.” Source: “Resonant Leaders Leveraging Community and Country Sustained, Desired Change: The Case of the Amazing Dr. Akhtar Hameed Khan” by Boyatzis, Richard E. and Masud Khawaja. Paper presented at the Business as an Agent of World Benefit, 2009 Virtual Global Forum. (Richard E. Boyatzis, PhD Professor in Departments of Organizational Behavior, Psychology, and Cognitive Science, Case Western Reserve University, Cleveland, OH, USA. Masud Khawaja, MD Doctoral Student, Case Western Reserve University).

f) P. K. Bandyopadhyay writes, “The first micro-credit initiatives were introduced in Bangladesh with the Comilla efforts of the 1960s and later those of BRAC in Sylhet.”

Source: *The Bangladesh Dichotomy and Politicisation of Culture* by P. K. Bandyopadhyay, Publisher B.R. Pub. Corp. (2004), P. 57.

g) "Dr. Akhtar Hameed Khan is recognized as the creator of Microcredit, the idea was later picked up by Prof. Yunus and others."

Source:

http://www.designstudies.dsc.rmit.edu.au/index.php?Itemid=34&catid=155&func=view&option=com_glossary&term=Microcredit

h) Dr. Faisal Bari writes, "The idea of micro-credit is not new to Pakistan either. In fact, one particular variant, acknowledged by Dr Yunus as well, has been in use in Pakistan from before the Grameen days. The Comilla Pilot Project, started by the inimitable Dr Akhtar Hameed Khan, the founder of the Orangi Pilot Project in Karachi as well, experimented with ideas of self help, small loans and small projects on sustainable and viable basis a long time before Grameen was even formed. Dr Akhtar Hameed Khan's Orangi Pilot Project is a living tribute to his memory to date as well..."

Source: *Dawn*, dated November 05, 2006, <http://www.dawn.com/weekly/dmag/archive/061105/dmag1.htm>

i) "In 1960's Akhter Hamid Khan put into practice a 'modernising' project that reflected the aspirations of the post-colonial elite of Pakistan. His project is still continuing in full swing in Bangladesh."

Source: *Seeds of Movements: On Women's Issues* in Bangladesh by Farida Akhter, Publisher: Narigrantha Prabartana (2007), p. 47.

⁵ Full quote:

"The library of BARD is named as Akhter Hameed Khan Library. You know Dr Khan established Kotwali Thana Central Cooperative Association Ltd. (KTCCA Ltd.) and led this organisation for several terms. KTCCA Ltd. near Comilla town fosters the memory of Dr Khan by naming one of its establishments as Dr. Akhter Hameed Khan Training Hall and another one as Dr. Akhter Hameed Khan Vocational Training Centre. Both are at the KTCCA premises. The road connecting KTCCA Ltd., Comilla Export Processing Zone and some other important places of Comilla is named as Dr. Akhter Hameed Khan Sharak. A few years back some among the well-wishers of Khan established Dr. Akhter Hameed Khan Foundation at Comilla town to keep alive Khan's memory and facilitate academic discussions on his philosophy and works. The foundation office is presently housed in Khan's once residence at Comilla town. An old cottage at Comilla town also bearing memories of Khan is named as Akhter Hameed Khan Memorial House. This is maintained by BARD.

BARD, KTCCA and Foundation observe late Khan's birth and death anniversaries and participate in each other's programmes. Every year BARD observes its birth anniversary (27 May) and organises Annual Planning Conference and records due regards to Khan on both the occasions. Khan's photos are displayed at several places at BARD premises. BARD displays posters bearing Khan's photo along with quotations from his writings/speeches at different corners, class rooms, conference rooms and library at the campus. KTCCA also does the same. Cooperative societies in many villages also display his photo and pieces of advice. BARD translated the three volumes of *the Works of Akhter Hameed Khan* in Bangla for wider publicity of his works, thoughts and ideals. The Golden Jubilee publications of BARD contain some articles on Dr Khan. All these carry the sweet and inspiring memories of Dr Akhter Hameed Khan. Thank you again."

- Joint Director of Bard, Milan Kanti Bhattacharje

⁶ *Participatory Development - The Story of the Orangi Pilot Project-Research and Training Institute and Urban Resource Centre, Karachi, Pakistan* by Arif Hasan, Publisher: Oxford University Press (2010), p. xvii-xviii.

⁷ *Participatory Development - The Story of the Orangi Pilot Project-Research and Training Institute and Urban Resource Centre, Karachi, Pakistan* by Arif Hasan, Publisher: Oxford University Press (2010), p. 165.

⁸ *Ending Poverty in South Asia: Ideas That Work* By Deepa Narayan-Parker, Deepa Narayan, Elena E. Glinskaya, Publisher: World Bank Publications (November 15, 2006), p. 139.

⁹ Even after his death, the tributes to Dr. Khan continued. In Islamabad, a training and research institute was renamed as the Akhtar Hameed Khan National Centre for Rural Development and Municipal Administration (<http://www.ncrd.gov.pk>, 2000). Furthermore, the Council of Social Sciences (Pakistan) established an annual book award (Akhter Hameed Khan Memorial Award) in the name of Dr. Khan and the Jinnah Society honored him with the Jinnah Award (2004). Dr. Khan continues to be quoted in various seminars, discussion forums, and countless publications; a documentary has also been made about him.

¹⁰ Oxford University Press (Pakistan) has taken an initiative in this regard and published a book on Dr. Khan for children under the “Azeem [Great] Pakistani” series. The said publisher has also developed a syllabus (to assist teachers, academic coordinators and principals) entitled, “Model Curriculum Guide for Schools 2010” in which they have included Dr. Khan, so that Pakistani youngsters can learn from this great legendary man.